

Retirement/Separation FAQs

County of San Diego – Employee Benefits Division

To help you prepare when separating service from the County of San Diego, the FAQ list below has been created to answer common COBRA and Benefits related questions.

Top 5 Things you Need to Know

1. You will have healthcare coverage on the 1st of the month after you retire but it may be retroactive after you submit your COBRA election paperwork and pay your premiums. If you go to the doctor on the 1st of the month following retirement, you may need to explain that your COBRA coverage is pending. In some situations you may be asked for partial payment or your provider will delay payment until your COBRA coverage is active.
2. A COBRA eligibility notice will automatically be sent to your home mailing address. You do not need to do anything to receive the paperwork.
3. COBRA plan rates can be found on our Employee Benefits website here: <https://www.sandiegocounty.gov/content/sdc/hr/EmployeeBenefits/cobra.html>
4. Your employee health coverage will be active through the last day of the month in which you work.
5. Federal COBRA can be elected for up to 18 months.

For a detailed explanation of these responses and additional information, please read below:

What is COBRA?

The Consolidated Omnibus Budget Reconciliation Act (COBRA) offers employees and their dependents who lose their health benefits, the right to choose to continue their insurance at 102% of premium cost (full premium cost plus a 2% administrative fee) for up to 18 months (or longer under special circumstances). Employees and dependents may elect to continue all or some of the same health benefits at the same level of coverage they had while covered under the County of San Diego's group plans.

When will my employee health benefits terminate?

Your health benefits will automatically terminate on the last day of the month, following your termination date. If you work through the first day of the month, your benefits will be covered through the entire month. If your termination date is the first of the month, your benefits will terminate on that day.

Example 1: If your last day worked is March 1st and your listed termination date is March 2nd, health benefits will terminate on March 31st and you are eligible for COBRA on April 1st.

Example 2: If your last day worked is March 31st and your listed termination date is April 1st, health benefits will terminate on March 31st and you are eligible for COBRA on April 1st.

Who do I contact to get my COBRA paperwork?

Your COBRA eligibility notice will automatically be sent to your home mailing address; you do not need to request it from Employee Benefits or ASI COBRA.

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What plans may I continue through COBRA?

You may continue any of the following plans that you are actively enrolled in on your last day of employment:

- Medical
- Dental
- Vision
- Employee Assistance Program
- Healthcare Flexible Spending Account
- Health Reimbursement Account

Each of the plans offered to you are separate, and you can elect to continue one, all, or any combination of plans that you are offered. You may also continue to cover any dependent(s) that were actively enrolled with you on your last day of employment.

What insurance options do I have once I separate from the County?

You will have several options to maintain your insurance benefits:

- You may sign up for COBRA through ASI COBRA
- You may sign up for insurance through San Diego County Employees Retirement Association (SDCERA), if applicable
- You may sign up for insurance by purchasing an individual plan directly through an insurance carrier/broker
- Because you will be newly uninsured, you may apply for special enrollment outside of the annual enrollment period through Covered California. To take advantage of the special-opportunity, you have 60 days before and 60 days after your employer-sponsored coverage ends to apply for and select a Covered California plan.
- If your spouse is actively employed, you can inquire with his or her employer to determine if you are eligible for their group coverage.

When will I receive COBRA information?

Your COBRA election notice cannot be generated until your department has entered your termination date into PeopleSoft. Your information will only be sent to ASI COBRA after your status in PeopleSoft has been updated by your department. We send this information to ASI COBRA on a weekly basis.

Once ASI COBRA receives your information from the County of San Diego, your COBRA election notice will be mailed to your home mailing address.

How and when can I sign up for COBRA?

You have 60 days from the date that you lose coverage or the date of the COBRA election notice, whichever is later, to submit your COBRA election paperwork to ASI COBRA. You then have 45 days from your election date to pay your premiums. ***COBRA will always be retroactive to your eligibility date; there is no lapse in coverage.***

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How much does COBRA cost?

[Please visit our COBRA website for rates and other important information.](#)

Will I have a lapse in coverage?

Immediately after your County coverage terminates, and before the COBRA elections have been processed, it may *appear* that you are not covered due to timing. As long as you complete your election paperwork and pay your premiums on time, your COBRA coverage will be effective on the first of the month following your termination date and there will be no lapse in coverage.

In this scenario, it is always recommended that you still seek health services if you are in need of such services. When seeking services, you should explain to the healthcare provider that you are in the process of electing COBRA coverage and specify the date the COBRA coverage should begin. The healthcare provider may explain that you are responsible for the full bill if the COBRA coverage does not go into effect; as long as you complete your election paperwork and pay the premium, the COBRA coverage will be effective and your bills can then be reprocessed.

Can I elect to continue my coverage under the Health Reimbursement Account or Healthcare Flexible Spending Account through COBRA?

You are eligible to continue your coverage in the Health Reimbursement Account for up to 18 months if you elect COBRA.

You are eligible to continue your coverage under the Healthcare Flexible Spending Account until the end of the calendar year, if you have an underspent account.

- Your account is underspent if your total reimbursement for the year is less than the total contributions, at the time that your separate service from the County.

You will be charged a COBRA premium of up to 102% of the total contribution for the Healthcare Flexible Spending Account and/or the Health Reimbursement Account, so you have to decide whether electing COBRA for these coverages is right for you. If you choose not to elect COBRA for your Healthcare Flexible Spending Account or the Health Reimbursement Account, you are only eligible to get reimbursed for eligible expenses incurred up to your last day worked, while the account was active.

What options do I have if I move out of state?

The medical HMO plans are only available in the San Diego region. If you move out of state or out of the service area and you wish to continue COBRA coverage, you will need to contact ASI COBRA to change plans.

In the event that you are moving out of state or out of the service area, we do recommend that you compare the COBRA plans to SDCERA options and state exchanges in your new area.

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What options do I have once Federal COBRA ends?

- You may sign up for Cal-COBRA through your medical insurance carrier.
 - Cal-COBRA is only available for medical plans.
 - There is no Cal-COBRA option available for dental or vision plans.
- You may sign up for insurance through SDCERA, if applicable.
- You may sign up for insurance by purchasing an individual plan directly through an insurance carrier/broker.
- Because you will be newly uninsured, you may apply for special enrollment outside of the annual enrollment period through Covered California. To take advantage of the special-opportunity, you have 60 days before and 60 days after your employer-sponsored coverage ends to apply for and select a Covered California plan.

What happens to my life insurance once I separate from the County of San Diego?

Your life insurance ends on your last day of employment. Mass Mutual (a partner of MetLife) will be in contact with you via mail to offer you a continuation of your life insurance coverage, including premium rates. You will have 31 days from your last day of employment to convert to an individual policy through Mass Mutual. You must complete an application for Insurance with Mass Mutual.

Who do I contact for questions about COBRA coverage?

[Please visit our COBRA website for rates and other important information.](#)

If you are still an active employee, please contact Employee Benefits at DHRBenefits.FGG@sdcounty.ca.gov or call (888) 550-2203.

If you have already separated from employment, please contact [ASI COBRA](mailto:ASI_COBRA@asicobra.com) at COBRA@asicobra.com or call (877) 388-8331.

Additional Resources:

Employee Benefits Division: DHRBenefits.FGG@sdcounty.ca.gov or (888) 550-2203

Deferred Compensation/Nationwide Accounts: (619) 531-5840

Payroll: (858) 694-2051

SDCERA: (619) 515-6800

For questions related to the retirement/separation process, please speak with your DHRO.